

FORM PTO 1449 (<i>modified</i>) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DOCKET NO. 03292.101090.10	APPLICATION NO. 10/708,547
LIST OF REFERENCES CITED BY APPLICANT(S) (<i>Use several sheets if necessary</i>)			APPLICANT Blayn W. Beenau	
			FILING DATE March 10, 2004	GROUP 3627

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
/LC/	1	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	2	BONSOR, "How Facial Recognition Systems Work", http://computer.howstuffworks.com/facial-recognition.htm/printable , 02/18/2004, 6 pages
	3	BOWMAN, "Everything You Need to Know About Biometrics", Identix Corporation, 01/2008, 8 pages
	4	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	5	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	6	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm , 01/2001
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	13	http://www.palowireless.com/infooth/tutorial.asp , 04/28/2003
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	19	http://www.palowireless.com/infotooth/tutorial/profiles.asp , 04/28/2003
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	22	http://www.palowireless.com/infotooth/tutorial/sdp.asp , 04/28/2003
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↓/LC/	24	http://www.semiconductors.philips.com/news/content/file_878.html , 04/072003
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Sheet 2 of 2